

Amendments to the Abstract:

Please replace the current Abstract with the following Abstract:

ONLINE FUNDS TRANSFER METHOD

ABSTRACT OF THE DISCLOSURE

According to the invention, a process for transferring funds in an online transaction between a first party and a second party is disclosed. In one step, a first account associated with the first party and a second account associated with the second party are determined. At least one of the first account and the second account is a bank account. A first transfer is initiated between the first account and a third account. The third account is not associated with either the first party or the second party. Notification is ~~receiver~~ **received** that the first transfer has cleared. A second transfer between the third account and the second account is initiated before notification that the first transfer has cleared is received.